



UPI SCHEME Unoccupied Home Insurance Policy Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the General Conditions Mod.2394-A and the policy Schedule of Cover. A copy of the General Conditions is available to download from www.upischemes.co.uk.

Type of Insurance and Cover

The UPI Scheme is designed and tailored for solicitors and the Unoccupied Home Insurance Policy is a homeowner's insurance policy for the protection of an unoccupied property. It provides cover for the Buildings, (excluding carpets, but including outbuildings, garages, domestic fixed fuel oil tanks, swimming pools, drives, patios, walls and fences), against the events listed below, and will also indemnify you for your legal liability as property owner in respect of injury caused to others or damage caused to their property.

It is a **warranty** that any unoccupied property has mortice deadlocks or locks conforming to BS 3621 or multi-point locking systems fitted to all final exit doors and that all accessible windows are either fitted with a purpose designed key-operated window lock or are screwed shut (when the sash is securely screwed into the outer frame). Where any of the foregoing security devices are not fitted at inception date you will be deemed to have complied provided they are fitted within 7 days. **Theft or attempted theft cover will not be provided unless the Minimum Security Requirements are fitted.** (A copy of the **ADDITIONAL ENDORSEMENT – MINIMUM SECURITY REQUIREMENTS** and **MINIMUM SECURITY CLAUSE** are available on request).

Unoccupied Property Insurance, UPI is a trading style of St Benedicts Limited

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OCASO S.A., UK BRANCH Registered Office: 3rd Floor, 110 Middlesex Street, London, E1 7HY
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Authorised in Spain by the General Directorate of Insurance and Pensions and subject to limited regulation by the Financial Conduct Authority.
Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

The cover does not apply to properties whose windows and/or doors are boarded-up or bricked-up.

Provided that the Buildings are insured, cover may also be provided for Contents, consisting of household goods, including carpets, radio and television aerials, satellite dishes, and their fixings and masts.

Cover is provided against damage caused by the following: fire, lightning, explosion, earthquake, aircraft, storm and flood, escape of water from fixed water systems, escape of oil from fixed heating systems, theft, impact by vehicles or animals, riot, acts of malicious persons, subsidence, landslip or heave, falling of aerials, and falling trees or branches.

Cover may not be provided or may be reduced to **FLEEA (Fire, Lightning, Explosion or Earthquake and Aircraft) and Subsidence** or **FLEEA only** for Buildings undergoing any conversion, extension, refurbishment or modernisation. Full details of any works must be provided for our prior approval. The level of cover that applies is shown on the Schedule of Cover.

Significant Features & Benefits

Under the Buildings section, cover automatically includes:

- Accidental Breakage of fixed glass
- The cost of repairing accidental damage to underground pipes and cables for which you are legally responsible.
- Monthly adjustment of the Sum Insured in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

Under the Contents section cover automatically includes:

- Accidental breakage of mirrors and glass tops and fixed glass in furniture and ceramic hobs.
- The costs necessarily incurred for the replacement of locks to external doors, safes and alarms, following theft or loss of the keys.

Significant and Unusual Exclusions and Limitations

Under the Buildings and Contents Sections, we will not pay for:

- The excess, which is the amount you have to pay towards the cost of each claim other than for Subsidence, Landslip or Heave or Escape of Water, i.e. £250. The excess for each claim caused by Subsidence, Landslip or Heave is £1,000 and £500 for each claim caused by Escape of Water. The excesses applicable are shown on the Schedule of Cover.
- Damage to buildings whose windows and/or doors are boarded up or bricked up, nor to the Contents thereof.

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- Theft or attempted theft from the home or resulting from unauthorised entry, unless the minimum security requirements are fitted. (A copy of the **MINIMUM SECURITY CLAUSE** is available on request).
- Accidental breakage of fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary fixtures and ceramic hobs when the premises are left insufficiently furnished for normal habitation.
- Damage caused by escape of water, for the period from 1st October to 1st April, unless the water system at the premises has been turned off and drained or the central heating system is in continuous operation at a minimum temperature of 55°F (13°). In continuous operation means in operation 24 hours per day, and not set to be switched off or on by the operation of a timer. The property must be inspected, by the Insured or the Insured's representative. (Please refer to the **UNOCCUPANCY CLAUSE** in the General Conditions).
- Damage arising from internal flooding or escape of water from unless any exposed internal water-carrying pipework including any tanks or cylinders but excluding closed radiator systems are fully lagged or jacketed to current professional specifications. (A copy of the **SPECIAL ENDORSEMENT** is available on request).

Under the Property Owner's Liability section, we will not pay:

- More than £2,000,000 for all claims arising out of any one event, plus the costs and expenses You incur with Our written consent for the defence of any such claim, (please refer to the **LIMIT OF INDEMNITY** shown in Section Three of the General Conditions).
- For liability arising out of injury, accident or disease to any person who is in Your service or is a member of Your family or household, (please refer to exclusion 1 of Section Three of the General Conditions).

What if my circumstances change?

If any of the answers to question and/or information provided to us has changed or are no longer complete, you must advise us immediately. We will be relying on the accuracy and comprehensive scope of your answers and/or information provided by you when considering your application for insurance and whether to give the insurance or not and on what terms.

Any misrepresentation by you or someone acting as your agent may result in claims being rejected, claims settlement being reduced or the policy being invalid.

You should keep a record of all information supplied to us (including copies of all letters) in connection with this contract.

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Policy Period

Policies are issued for a period of 6 months duration only.

There is no return premium for early cancellation.

How would I make a claim?

Simply ring our Claims Centre on 020 7377 6465 and speak to one of our claims advisors. He/she will then confirm if you can make a claim under your cover and advise you on how to proceed.

In the event of a claim requiring emergency action outside normal working hours (other than for glass) please call 0844 856 2032.

For glass claims please contact NEG on 0844 7044 999 or Glassolutions on 0870 870 7171.

What if I am not happy and want to make a complaint?

Unfortunately, mistakes can happen. If so, all you need to do is let us know, in writing, where you believe we may have gone wrong and we will aim to resolve the problem as soon as possible.

We will always confirm receipt of your complaint within five working days and our aim will be to resolve your problem within eight weeks. If we are unable to resolve the problem within eight weeks, and if applicable to you, we will provide you with details of the Financial Ombudsman Service.

Should you wish to make a written complaint it should be forwarded to the General Manager at Ocaso SA UK Branch at the Ocaso address shown on your policy documentation and in the General Conditions.

Would I receive compensation if Ocaso were unable to meet its liabilities?

In the unlikely event that Ocaso SA UK was unable to meet its financial obligations you may be entitled to compensation from the Financial Services Compensation Scheme. Further details can be provided upon request.

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